GET MY FREE EVALUATION

Work Credits

Work credits are based on your total wages for the year. If you work and pay Social Security taxes, for every $1,730 you make each year while working, you earn 1 work credit. You can earn up to 4 work credits for every year that you work.

The number that you need to earn each year usually increases a little bit each year to adjust to rising wages and the rise of cost per living. These work credits are required in order to receive Social Security Disability benefits (SSDI or SSI), Social Security Retirement, and Medicare benefits.

How Are Work Credits Earned?

Workers can receive a maximum of four work credits each year. The exact amount of work credits you earn each year will depend on your employment activity and the amount of your earnings. In 2024 a worker must earn $1,730 to earn one work credit. In order to qualify for Social Security Disability benefits, you will generally need to have earned a total of 20 work credits, although there are age exceptions to this rule. Once you earn work credits, they stay on your record, so if you become unemployed or change jobs you do not lose the work credits that have earned.

How Many Social Security Credits Do I Have?

For each year you work you will collect social security credits. If you become disabled and you are unable to work for at least 12 months you can use these credits to access Social Security disability benefits (SSDI), depending on how many you have accrued at the time.

SSDI is paid by contributions made by workers to the Social Security trust fund. These are called Social Security taxes and translate into Social Security credits.

You don't need to keep a record of your credits as the Social Security Administration (SSA) mails out a summary to you each year, about three months before your birthday. Your statement provides a record of your earnings history and the number of credits you've accumulated to date. Your Social Security Statement (Statement) is available to view online by opening a 'my Social Security account'.

You can create a my Social Security account today and it is a secure method you can use for several purposes including requesting a replacement Social Security card, checking the status of an SSDI application, estimating your eligibility for future benefits, and managing the benefits you already receive.

The number of work credits you need to qualify for disability benefits depends on your age when you become disabled. Generally, you need 40 credits, 20 of which were earned in the last 10 years ending with the year you become disabled The amount needed for a work credit changes from year to year.

In 2024, for example, you earn one credit for each $1,730 in wages or self-employment income. When you've earned $6,920 you've earned your four credits for the year. That is the maximum you are allowed to earn.

How Many Social Security Credits You Need to Qualify for SSDI

You generally need 40 work credits to qualify for SSDI. 20 of the 40 work credits need to be earned in the last 10 years ending with the year your disability begins. However the younger you are when you become disabled, the fewer work credits you will need. Because the number of social security credits for eligibility for SSDI varies by age. If you are between 31 and 42 years you will need 20 work credits to qualify for disability benefits.

If you are under 24 years old, you will require 6 work credits. If you are between 24 and 30 years old the number of Social Security credits required is 8 with the number of years of work set at 2 while a 30-year-old will need 18 credits and 4 and a half years of work.

If you are 27 years old, this would give you a potential of 6 years of work time since reaching 21 years. You will be required to earn work credits for half of those years so you will need to have 3 years of work credits to qualify for disability benefits.

Each year you may earn a maximum of 4 social security credits which is 4 credits earned each year for 3 years which means that you will need 12 work credits to qualify for disability benefits if you become disabled when you are 27 years old. If you are over 62 years you will need 40 social security credits and 10 years spent working.

Work Credits By Age

The amount of work credits that you need varies by age. For anyone over the age of 42, determining the amount of work credits that you need is relatively straightforward. As you can see from the chart below, the amount of work credits you need starts at 20 and increases 2 credits for every 2 years of age.

If you are between 31 and 42, that will require 20 work credits to qualify for disability benefits. It is also easy to tell how many work credits you will need if you are under 24 years old. If you are under 24 years old, you will need 6 work credits to qualify for disability benefits.

Work credits become a little more complicated for someone who is looking to apply for disability benefits between the ages of 24 and 30.

Age Disabled	Credits Needed	Years of Work
Under 24	6	1.5
24-30	8-18	2-4.5
31-42	20	5
44	22	5.5
46	24	6
48	26	6.5
50	28	7
52	30	7.5
54	32	8
56	34	8.5
58	36	9
60	38	9.5
62+	40	10

Work Credits For Someone Between Ages 24 and 30

For people who became disabled between the ages of 24 to 30, you will need the work credits equivalent to working for half of the years between the age of 21 and the age that you became disabled. This is a little more complicated so here is an example:

If you are 27 years old, that is 6 years of time that you could have worked after turning 21. You will have needed to earn work credits for half of those years. Therefore a 27-year-old will need to have 3 years of work credits to qualify for disability benefits.

Each year you can earn a maximum of 4 work credits. 4 work credits per year for 3 years means that you will need 12 work credits to qualify for disability benefits if you become disabled when you are 27 years old.

How To Prove Work History

It is relatively easy to prove your work history. With each paycheck that you receive, a small portion will be taken out for social security taxes. The SSA will have a record of your earnings and you are able to view that by creating an account on the SSA website. In addition, it should be easy to demonstrate work history because the SSA will already have it on their records.

How Many Work Credits Are Needed to Get Survivors' Benefits?

If you have worked and paid Social Security taxes and you pass away, your spouse and family members are still entitled to survivors' benefits. If your spouse passes away, you are also still entitled to survivors' benefits, even if they have a low or lack of work history.

Can I Earn Work Credits If I am Self-Employed or Work in the Military?

Yes, you can still earn work credits if you are self-employed or work in the military. However since certain organizations do not pay Social Security taxes, such as non-profits and religious organizations, so there are special requirements and rules for how you earn work credits.

What If You Do Not Have The Required Work Credits?

You will not be able to qualify for Social Security Disability Benefits if you do not have the proper work history. It is possible that you have never been able to work due to your disability. For someone who does not have the necessary work history to qualify for disability benefits, you might be able to qualify for Supplemental Security Income. SSI is a government benefit that is available for those who have a disability, limited financial resources, and don't have the required work history for SSDI. SSI is a needs-based program, however, and you will need to meet the SSA's household income and asset restrictions before going further in the benefits application process.

The Social Security Disability SSDI program, which does require work credits, is not a needs-based program. No matter how much your household income is, you can qualify for Social Security Disability SSDI benefits if you meet the SSA's disability criteria and have enough work credits to qualify for SSDI benefits from the Social Security Administration.

How Can I See How Many Work Credits I Have?

Here is how you can see how many work credits you have:

- Go to the Social Security's website
- Go to your account or create a new one if you don't have one

- Your work credits are under "Eligibility and Earnings"

Additional Criteria For Disability Benefits

In addition to having the required work credits, you will also need the proper medical evidence to prove the existence of your disability and how it limits your ability to work. You will need to consult the SSA blue book. The blue book is a listing of all of conditions and the criteria that needs to be met in order to qualify for disability benefits. This can be found on the SSA website. If your conditions does not meet a listing in the blue book, you are able to enlist the help of a doctor to fill out a residual Functional Capacity Form. This form is essentially a doctors assessment of the limitations that a disability has put on your ability to work.

Additional Resources

- Social Security Benefits Calculator
- Interim Assistance Agreement

1 Minute To See If You Qualify

STEP 1 **STEP 2**

Does the applicant...

currently receive Social Security benefits?

Yes No

expect to be out of work for at least 12 months?

Yes No

have an attorney helping with this case?

Yes No

receive treatment from a doctor?

Yes No

Why can't the applicant work?

GO TO LAST STEP

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Social Security Disability Insurance (SSDI)

Supplemental Security Income (SSI)

Application Process

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How to Apply for Social Security Disability

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